

AMENDMENT TO SUPERVISORY AGREEMENT

THIS IS AN AMENDMENT to the Supervisory Agreement dated September 29, 1992 between Rantoul First Federal Savings and Loan Association, Rantoul, Illinois (OTS No. 05600) ("the Institution") and the Office of Thrift Supervision ("OTS"). This amendment has been duly authorized, executed and delivered, and constitutes in accordance with its terms, a valid and binding obligation of the Institution. It is understood and agreed that this Amendment is a "written agreement" entered into with the OTS within the meaning of 12 U.S.C. 1818(b) and (i)(c), as amended.

WHEREAS, this Amendment is made effective this 29th day of March 1993 ("Amendment Date");

WHEREAS, the OTS is of the opinion that the Institution has not complied with certain of the regulations to which the Institution is subject in conducting the business of the Institution, and has engaged in certain unsafe and unsound practices in conducting the business of the Institution, thereby providing grounds for the initiation of formal enforcement action against the Institution by the OTS;

WHEREAS, the OTS is willing to forebear at this time the initiation of the proceedings pursuant to 12 U.S.C. 1818(b) against the Institution for its failure to comply with certain statutes and/or regulations and its unsafe and unsound practices as set forth in the Institution's Report of Examination dated June 15, 1992; and

WHEREAS, in the interest of regulatory compliance and cooperation, the Institution is willing to enter into this Amendment to avoid the initiation of proceedings pursuant to 12 U.S.C. 1818(b);

WHEREAS, OTS and the Institution have executed and stipulated to two Supervisory Agreements effective August 29, 1990 and September 29, 1992 ("Agreements"); and

WHEREAS, the OTS deems that the Agreements continue to be effective and enforceable; and

WHEREAS, the OTS and the Institution have mutually agreed to amend the Agreement dated September 29, 1992 hereto as follows:

Paragraph No. 5 pertaining to construction lending is deleted.

The Institution and the OTS hereby affirm the terms and conditions of the August 29, 1990 and September 29, 1992 Supervisory Agreements except as those terms and conditions are expressly modified herein.

Rantoul First FS&LA
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IN WITNESS THEREOF, the OTS, acting through its Regional Director or designee, and Rantoul First Federal Savings and Loan Association by its duly elected directors, have executed this Amendment on the date first above written.

THE OFFICE OF THRIFT SUPERVISION
Chicago, Illinois

By: 151
Chester A. Biedron
Deputy Regional Director

Date: 3/29/93

Rantoul First Federal Savings
and Loan Association
Rantoul, Illinois

By: 151
Director Maurice Gordon

By: 151
Director Delbert Johnson

By: 151
Director Allen Coffey

By: 151
Director Michael Glazik

By: 151
Director Gilbert Sasek

By: 151
Director Roseann Afford

By: 151
Director Kent Stonestreet